

Information to identify the case:

Debtor 1	<u>Robert E. Griffin Sr.</u>	Social Security number or ITIN	xxx-xx-1669
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23558-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert E. Griffin Sr.

2/21/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert E. Griffin, Sr.
 Debtor

Case No. 17-23558-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 33

Date Rcvd: Feb 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2018.

db +Robert E. Griffin, Sr., 110 Crescent Garden Drive, Pittsburgh, PA 15235-3537
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
 cr +Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000,
 Southfield, MI 48034-8331
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14699652 +ALLEGHENY COUNTY, C/O JORDAN TAX SERVICE, 7100 BAPTIST ROAD, Bethel Park, PA 15102-3908
 14699653 +ASPEN DENTAL, PO BOX 390846, Minneapolis, MN 55439-0846
 14699654 +CHASE, 3415 VISION DR, Columbus, OH 43219-6009
 14699655 +CREDIT ACCEPTANCE, PO BOX 5009, Southfield, MI 48086-5009
 14717581 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 14687791 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 14687343 +DEUTSCHE BANK TRUST CO, c/o SHAPIRO & DENARDO, LLC, 3600 HORIZON DRIVE, Ste 150,
 King Of Prussia, PA 19406-4702
 14687342 +Deutsche Bank National Trust, 1665 Palm Beach Lakes, Ste 105,
 West Palm Beach, FL 33401-2108
 14699659 HCR MANOR CARE SERVICES FACILITY D499, PO BOX 637602, Cincinnati, OH 45263-7602
 14699660 +MUNICIPALITY OF PENN HILLS, c/o, WILKINGSBURG PENN JOINT WATER AUTHORITY,
 2200 ROBINSON BLVD., Pittsburgh, PA 15221-1193
 14711811 +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020
 14699661 NATIONWIDE INSURANCE, PO BOX 13958, Philadelphia, PA 19101-3958
 14699662 +OAKMONT WATER AUTHORITY, 721 ALLEGHENY AVENUE, Oakmont, PA 15139-1901
 14699663 +OAKMONT WATER AUTHORITY, PO BOX 73, ALLEGHENY AVENUE, Oakmont, PA 15139-0073
 14699664 OCWEN LOAN SERVICING, LLC, PO BOX 6440, Carol Stream, IL 60197-6440
 14699665 +PENN HILLS BORO, c/o KEYSTONE COLLECTIONS GROUP, 260 ASTER STREET,
 Pittsburgh, PA 15235-2059
 14699666 +PENN HILLS EMS, 12245 FRANKSTOWN ROAD, Pittsburgh, PA 15235-3494
 14699668 +PEOPLES GAS, PO BOX 644760, Pittsburgh, PA 15264-4760
 14699669 PUBLISHERS CLEARING HOUSE, c/o PENN CREDIT, 916 S 14TH STREET, PO BOX 988,
 Harrisburg, PA 17108-0988
 14697391 +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,
 Pittsburgh, PA 15235-4441
 14718627 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14699670 +STATE COLLECTION SERVICE, PO BOX 6250, Madison, WI 53716-0250
 14699672 ULTIMATE READERS SERVICE, PO BOX 771747, Lakewood, OH 44107-0067
 14699673 +UPMC HEALTH SERVICES, PO BOX 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Feb 22 2018 02:03:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 22 2018 02:16:45 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14699658 +E-mail/Text: kbarkley@bernsteinlaw.com Feb 22 2018 02:17:34 DUQUESNE LIGHT COMPANY,
 C/O PETER J. ASHCROFT, ESQ., 707 GRANT STREET, STE 2200 GULF TOWER,
 Pittsburgh, PA 15219-1908
 14699671 +E-mail/Text: bankruptcydepartment@tsico.com Feb 22 2018 02:17:30 TRANSWORLD SYSTEMS INC.,
 PO BOX 15273, Wilmington, DE 19850-5273
 14738426 EDI: AIS.COM Feb 22 2018 02:03:00 Verizon, by American InfoSource LP as agent,
 PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deutsche Bank National Trust Company, as Trustee,
 cr Duquesne Light Company
 cr HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE S
 cr Select Portfolio Servicing, Inc.
 cr Wells Fargo Bank, NA, as Trustee for etal
 cr* +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020
 cr* +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,
 Pittsburgh, PA 15235-4441
 14699657* +DEUTSCHE BANK TRUST CO, c/o SHAPIRO & DENARDO, LLC, 3600 HORIZON DRIVE, Ste 150,
 King Of Prussia, PA 19406-4702
 14699656* +Deutsche Bank National Trust, 1665 Palm Beach Lakes, Ste 105,
 West Palm Beach, FL 33401-2108

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 33

Date Rcvd: Feb 21, 2018

14699667 ###+PENN HILLS SCHOOL DISTRICT, c/o MAILIEO & BRUNGO, 3301 MCCRADY ROAD,
Pittsburgh, PA 15235-5137

TOTALS: 5, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in
trust for registered Holders of Long Beach Mortgage Loan Trust 2005-2, Asset-Backed Certificates,
Series 2005-2 bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor Wells Fargo Bank, NA, as Trustee for etal
pawb@fedphe.com, james.prostko@phelanhallinan.com
James A. Prostko on behalf of Creditor HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE
SECURITIES CORP. et al. pawb@fedphe.com, james.prostko@phelanhallinan.com
James R. Wood on behalf of Creditor Municipality of Penn Hills jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,
cnoroski@grblaw.com
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Jerome B. Blank on behalf of Creditor HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE
SECURITIES CORP. et al. pawb@fedphe.com
Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing, Inc.
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
Russell A. Burdelski on behalf of Debtor Robert E. Griffin, Sr. atyrusb@choiceonemail.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com
Thomas Song on behalf of Creditor Wells Fargo Bank, NA, as Trustee for etal pawb@fedphe.com
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecmail@mortoncraig.com,
mhazlett@mortoncraig.com; mortoncraigecf@gmail.com

TOTAL: 15